

Imaged Certificate of Notice Page 1 of 4  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

**DEFAULT O/E JAD**

IN RE:

JEFFREY J. WIDDOWFIELD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 18-20106 JAD FILED  
 5/16/23 3:12 pm  
 Chapter 13 CLERK  
 U.S. BANKRUPTCY  
 Document No.: 92 COURT - WDPa

ORDER OF COURT

AND NOW, this 16th day of May, 20 23, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:  
  
 jsf  
 U.S. BANKRUPTCY JUDGE

In re:  
Jeffrey J. Widdowfield  
Debtor

Case No. 18-20106-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 16, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db	+ Jeffrey J. Widdowfield, 135 McBride Acres, New Castle, PA 16102-2607
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
14770000	+ ACMH Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14770001	Advanced Diagnostic Path Assoc., 5700 Southwyck Blvd., Toledo, OH 43614-1509
14770003	+ Anthem, 3075 Vandercar Way, Cincinnati, OH 45209-7542
14770004	+ Armstrong Community Memorial Hospital, 600 Medical Arts Building, Suite 660, Kittanning, PA 16201-7110
14770008	+ Chase, 710 South Ash Street, Suite 200, Denver, CO 80246-1969
15493992	+ Citigroup Mortgage Loan Trust 2022-RP2, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14770013	+ Dennis Gabos, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14773462	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14770018	+ Frank Madonna, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14770019	+ Guardian Protection Services, 174 Thornhill Road, Warrendale, PA 15086-7528
14770021	+ Justin Wagner, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14770023	Lawrence Co. Eye Associates, P.C., 708 North Jefferson Street, New Castle, PA 16101-2178
14770024	Lucien Diagnostic Imaging, 7 Acee Drive, Natrona Heights, PA 15065-9700
14770026	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
14770029	+ Sharp Collections, Inc., P.O. Box 81, Sharpsville, PA 16150-0081
14756969	+ Tri County Medical Associates of PA, LLC, 2602 Wilmington Road, Ste. 102, New Castle, PA 16105-1539

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 17 2023 00:08:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14770002	Email/Text: bncnotifications@pheaa.org	May 17 2023 00:07:00	AES, PO Box 2461, Harrisburg, PA 17105-2461
14770005	+ Email/Text: BarclaysBankDelaware@tsico.com	May 17 2023 00:07:00	Barclays Bank Delaware, 125 S West St., Wilmington, DE 19801-5014
14796849	+ Email/Text: BKMailBayview@bayviewloanservicing.com	May 17 2023 00:07:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon BLVD., 5th Floor, Coral Gables, FL 33146-1839
14770006	Email/Text: cms-bk@cms-collect.com	May 17 2023 00:07:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14770007	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 17 2023 00:13:11	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14790045	Email/PDF: bncnotices@becket-lee.com	May 17 2023 00:26:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14770011	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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15301874	+ Email/Text: nsm_bk_notices@mrcooper.com	May 17 2023 00:25:10	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
14770012	+ Email/Text: bdsupport@creditmanagementcompany.com	May 17 2023 00:07:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14770014	Email/Text: mrdiscen@discover.com	May 17 2023 00:08:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14762983	Email/Text: mrdiscen@discover.com	May 17 2023 00:07:00	Discover, P.O. Box 15316, Wilmington, DE 19850
14928413	Email/Text: ECMCBKNotices@ecmc.org	May 17 2023 00:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14770015	Email/Text: bknotices@fbcs-inc.com	May 17 2023 00:07:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14770017	Email/Text: SAABankruptcy@fcbanking.com	May 17 2023 00:07:00	FBCS Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040
14770016	Email/Text: collectionbankruptcies.bancorp@53.com	May 17 2023 00:07:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14767661	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	May 17 2023 00:08:00	Fifth Third Bank, Customer Service, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14770009	Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2023 00:07:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14770010	Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2023 00:26:25	Chase, 700 Kansas Lane, Monroe, LA 71203
14770022	+ Email/Text: PBNCNotifications@peritussservices.com	May 17 2023 00:12:57	Chase, P.O. Box 15123, Wilmington, DE 19850
14794298	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 00:07:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14770025	+ Email/Text: ngisupport@radiusgs.com	May 17 2023 00:13:17	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14782441	+ Email/Text: bncnotifications@pheaa.org	May 17 2023 00:07:00	Northland Group, POB 390846, Minneapolis, MN 55439-0846
14776533	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2023 00:07:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14770027	+ Email/Text: pcabkt@phillips-cohen.com	May 17 2023 00:25:50	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14770028	Email/PDF: Citi.BNC.Correspondence@citi.com	May 17 2023 00:07:00	Philips & Cohen Associates, Ltd., 1002 Justison Street, Wilmington, DE 19801-5148
14770032	+ Email/Text: BankruptcyNotice@upmc.edu	May 17 2023 00:14:28	Sears/CBNA, POB 6282, Sioux Falls, SD 57117-6282
14791730	^ MEBN	May 17 2023 00:08:00	UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
14792657	^ MEBN	May 17 2023 00:05:37	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14770031	+ Email/Text: BAN5620@UCBINC.COM	May 17 2023 00:05:20	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14770033	+ Email/Text: bankruptcynotify@westerracu.com	May 17 2023 00:07:00	United Collections Bureau, 5620 Southwyck Blvd. Suite 206, Toledo, OH 43614-1501
		May 17 2023 00:08:00	Westerra Credit Union, 3700 E. Alameda Avenue, Denver, CO 80209-3171

TOTAL: 31

**BYPASSED RECIPIENTS**

District/off: 0315-2

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Citigroup Mortgage Loan Trust 2022-RP2
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC fka Bayview Loan Ser
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14770030	*+	Tri County Medical Associates of PA, LLC, 2602 Wilmington Road, Ste. 102, New Castle, PA 16105-1539
14770020	##+	Jamie Widdowfield, 56 Links Drive, New Castle, PA 16101-6264

TOTAL: 5 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jblank@pincuslaw.com
Jerome B. Blank	on behalf of Creditor BAYVIEW LOAN SERVICING LLC jblank@pincuslaw.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC mmiksich@kmlawgroup.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Debtor Jeffrey J. Widdowfield mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sarah Kathleen McCaffery	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-RP2 ckohn@hoflawgroup.com

TOTAL: 10